

Dream It and Achieve It

How to Set and Attain Financial Goals

Do you work all day, go home, spend the contents of your paycheck, and wonder where you are really going financially? Vague fantasies of owning your own home, buying new furniture, taking a vacation, or retiring early may pass through your mind - you want something bigger and better, but what exactly? And how do you get there? All too often financial dreams are abandoned in lieu of life's practical obligations. They may seem unachievable, or even silly. After all, you may think, how can a new car be considered when there are bills to pay?

One: Identify your goal. A goal should be two things: tangible, so you can track progress and know when you reach the finish line, and exciting, so you are motivated to keep going when you are tempted to give up.

Two: Look at the numbers. Examine your income and expenses, and determine how much you can save each month.

Three: Know when you want it. Assign a time frame for your goal. Mark your calendar with the projected achievement date.

Four: Design a savings strategy. Have the allocated savings sum automatically deducted from your paycheck or checking account and deposited into a separate savings account.

Five: Be flexible. Don't give up - modify! If you simply can't put the \$150 into your Maui extravaganza fund this month because your transmission blew, resist the urge to panic.

There are few greater gifts you can give yourself than pursuing - and achieving - your financial goals. To do so takes strength and courage.

Read this full article at
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